

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Jenee K. Ciccarelli, Esq. (JC/0693)
Ciccarelli Law, PC
239 New Road, Building A, Suite 301
Parsippany, NJ 07054
Phone 973-737-9060
Fax 973-619-0023
jenee@jc-lawpc.com
Attorney for Debtors

In Re:

Katherine A. Gokce and Mutlu Gokce,

Debtors.



Order Filed on June 24, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-29494
Chapter: 13
Judge: John K. Sherwood

**ORDER ON MOTION FOR AUTHORIZATION
TO ENTER INTO FINAL LOAN MODIFICATION AGREEMENT
(CHAPTER 13)**

The relief set forth on the following page is **ORDERED**.

DATED: June 24, 2022



Honorable John K. Sherwood
United States Bankruptcy Court

The Court having reviewed the Motion for Authorization to Enter into Final Loan Modification Agreement filed on March 29, 2022, as to the first mortgage [enter first, second, third, etc.] concerning real property located at 122 Ridge Road, West Milford, New Jersey 07480, and the Court having considered any objections filed to such motion, it is hereby ORDERED that:



The debtor is authorized to enter into the final loan modification agreement.

1) The loan modification must be fully executed no later than 14 days from the date of this order. If it is not, the secured creditor, within 14 days thereafter, must file with the Court and serve on the debtor, debtor's attorney, if any, and the standing trustee a Certification indicating why the agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification; and

2) Upon the filing of the Certification required above, and absent a response from the debtor, the standing trustee may disburse to the secured creditor all funds held or reserved relating to its claim. Absent the filing of the Certification within the time frame set forth above, the standing trustee will disburse funds on hand to other creditors pursuant to the provisions of the confirmed Plan and any proof of claim filed in this case with respect to the mortgage is deemed modified and incorporated into the Loan Modification Agreement; and

3) Unless the debtor's Plan has been confirmed with 100% paid to unsecured creditors, the debtor must file a *Modified Chapter 13 Plan and Motions* within 14 days of consummation of the loan modification. If the loan modification results in material changes in the debtor's expenses, the debtor must also file amended Schedules I and J within 14 days of the date of this Order; and

4) Check one:



There is no order requiring the debtor to cure post-petition arrears through the Plan; or



Post-petition arrears are capitalized into the loan modification agreement, and the Order filed on _____ requiring the Standing Trustee to make payments based on the arrearage is vacated as of the date of this order; or



Post-petition arrears have not been capitalized into the loan modification agreement, and the Standing Trustee will continue to make payments to the secured creditor based on the Order filed on _____; and

5) If fees and costs related to loss mitigation/loan modification are sought by the debtor's attorney, an Application for Compensation in compliance with D.N.J. LBR 2016-1 must be filed.



The Motion for Authorization to Enter into Final Loan Modification Agreement is denied.

6) Effective June 1, 2022, Debtor's account ending in 7043 is deemed current and the Proof of Claim No. 14-1 filed by The Money Source Inc. shall be amended to reflect the loan modification agreement and the arrears reduced to \$0.

In re:
Katherine A. Gokce
Mutlu Gokce
Debtors

Case No. 18-29494-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 24, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Katherine A. Gokce, Mutlu Gokce, 122 Ridge Road, West Milford, NJ 07480-2910

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Heather Lynn Anderson	on behalf of Creditor State Of New Jersey Division Of Taxation heather.anderson@law.dol.lps.state.nj.us
Jeanette F. Frankenberg	on behalf of Creditor The Money Source as servicer for Iserve Residential Lending LLC cmecf@sternlav.com
Jeanette F. Frankenberg	on behalf of Creditor ISERVE RESIDENTIAL LENDING LLC cmecf@sternlav.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jun 24, 2022

Form ID: pdf903

Total Noticed: 1

Jenee K. Ciccarelli

on behalf of Joint Debtor Mutlu Gokce info@jc-lawpc.com nadiainancial@gmail.com;k.jr76568@notify.bestcase.com

Jenee K. Ciccarelli

on behalf of Debtor Katherine A. Gokce info@jc-lawpc.com nadiainancial@gmail.com;k.jr76568@notify.bestcase.com

Jenna Z. Gabay

on behalf of Creditor Strategic Funding Source Inc. jenna.gabay@rivkin.com,
matthew.spero@rivkin.com;jeannine.farino@rivkin.com;jennifer.davila@rivkin.com;atia.allen@rivkin.com;maureen.chircop@riv
kin.com

Maria Cozzini

on behalf of Creditor The Money Source as servicer for Iserve Residential Lending LLC mcozzini@sternlav.com

Maria Cozzini

on behalf of Creditor ISERVE RESIDENTIAL LENDING LLC mcozzini@sternlav.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Yale A. Leber

on behalf of Creditor Strategic Funding Source Inc. yale.leber@law.njoag.gov

TOTAL: 14